Certificate Number: 12433-PAE-DE-033420287

Bankruptcy Case Number: 19-14896



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 16, 2019</u>, at <u>6:56</u> o'clock <u>PM EDT</u>, <u>Amanda K. Joas</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: September 16, 2019 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>